

What is claimed is:

1. A method of providing a secure transaction key, the method comprising:
  - a. providing a transaction key generator having an internal-key biometric input arrangement, for storing a password derived from the biometric input, and for generating a transaction code based on a transaction input, a biometric input, and the internal key;
  - b. deriving a personal key based on the internal key and a biometric input, and transferring the personal key to a server in a secure initialization session;
  - c. using the transaction key generator to derive a transaction code for each transaction that is communicated to the server at the time when transaction parameters are transmitted to the server;
  - d. at the server level, using the transaction parameters and the personal key to generate a reference that is compared with the transaction code to authenticate the transaction.
2. A method of providing a secure authentication code from a network client to a network server, the method comprising:
  - prompting a user to provide a biometric input;
  - decrypting an encrypted biometric token representative of a biometric input from an authorized user;
  - correlating the biometric input with the decrypted biometric token and, when the biometric input correlates to within a selected threshold of the decrypted biometric token, cryptographically transforming the biometric token to generate an authorization token;

processing the authorization token to generate an encrypted authorization code; and  
forwarding the encrypted authorization code to the network server.

- 5     3. A method according to claim 2, wherein the biometric input is a spoken phrase, and the biometric token is a representation of the spoken phrase from an authorized user.
- 10    4. A method according to claim 2, wherein the biometric token is encrypted and decrypted with a cryptographic key representing selected bits of a larger Data Encryption Standard (DES) key.
- 15    5. A method according to claim 4, wherein cryptographically transforming the biometric token includes:
  - 15       processing the biometric token with a first transforming key representing selected bits of the DES key to produce a first intermediate token;
  - processing the first intermediate token with a second transforming key representing selected bits of the DES key to produce a second intermediate token, the second transforming key being different from the first transforming key; and
  - 20       processing the second intermediate token with the first transforming key to produce the authorization token.
- 25    6. A method according to claim 2, wherein correlating the biometric input with the decrypted biometric token includes adding reverb to the biometric input and the decrypted biometric token.